



Handbook for
Doing Business in
Historic
Burlington City

Courtesy of
Main Street Burlington
www.MSBNJ.org

Doing Business in Historic Burlington

Let Main Street Burlington help you walk through the steps of starting your business in Historic Burlington! We are committed to helping businesses grow and prosper. We have worked with local and private organizations to create this handbook which was designed to ease your entry into the business world. Please use this checklist to walk through the steps of starting, relocating or expanding your business.

You will find both general and Burlington specific information, outlining many of the issues facing prospective entrepreneurs, and offering connections to many business-support resources that can provide technical and financial help. The following pages contain additional details on each topic listed.

Please note that the Handbook for Doing Business in Historic Burlington is not a substitute for legal counsel and information is subject to change due to revisions in law and administrative policies. Refer to the Resource Contacts in Appendix A for a comprehensive list of resources and organizations that can provide more information, including interpretation and translation services.

Table of Contents

Before You Begin Your Business

☞③ Determine What Business is Right for You	4	☞① Federal Requirements	12
☞③ Do Your Homework	4	☞① Forms and Taxes	12
☞③ Develop a Business Plan	5	☞③ State Requirements	12
☞③ Professional Service	6	☞① Forms and Taxes	12
☞③ Identify Financing	6	☞③ Check Other Employer Requirements Under Federal and State Law	13
		☞③ Marketing	13

Finding A Location

☞③ Check Zoning, Building and Safety Requirements	7	Appendix A: Resource Contact Information	
☞③ Historic Preservation Commission	8	☞③ City of Burlington	15
☞③ Make Necessary Utility and Other Service Arrangements	8	☞① Burlington County	15
☞③ Finding an Architect	9	☞③ State of New Jersey	15
☞③ Finding a Contractor	9	☞③ Federal Agencies	16
☞③ Local Realtors	9	☞③ Business-Related Groups	16

Permits & Licenses

☞③ Permitting	10	Appendix B: Financing Your endeavor	
☞③ Licensing	10	☞③ Federal Options	18
☞③ Check Other Regulations that may Apply	10	☞③ State Options	18
		☞③ County & Municipal Options	18
		☞③ Local Banks/Lenders	19
		☞③ Other Financing Options	19
		☞③ Educational Assistance	19

Running Your Business

☞③ Create a Business Name	11	Appendix C: Local Banks, Realtors & Insurance Companies	
☞③ Obtaining an Employer Identification Number (EIN)	11	☞③ Local Banks/Lenders	21
☞③ Accounting	11	☞③ Local Realtors	21
		☞③ Local Insurance Companies	21

Before You Begin Your Business

Starting a successful business requires a great deal of preparation. At a minimum, you should consider taking the five actions listed in this section.

☞ ③ Determine What Business is Right for You

Ask yourself these questions:

- What do I like to do with my time?
- What technical skills have I learned or developed?
- What do others say I do well?
- How much time do I have to run a successful business?
- Do I have any hobbies or interests that are marketable?

☞ ③ Do Your Homework

Research your business idea to answer the following questions:

- What services or products will I sell? Is there, or can I create, a demand for my business?
- What business hours will I keep? When is my target market available to shop?
- What or who is my competition? What is my business advantage over them? Can I deliver a better quality of service?
- What will be the name and legal structure (i.e., under your own name, corporation, etc.) of my business?
- What skills and experience do I bring to the business?
Note: If you do not have experience, consider working in the industry or with a successful owner/operator for at least one year.
- Do I have experience with managing people, bookkeeping or accounting? If not, what resources can I use?
- Where will I be located?
- What equipment or supplies will I need?
- What financing will I need?
- What are my resources (financial, collateral, human, etc.)?
- Do I need a specially trained work force? If so, what local programs can help me?
- What insurance coverage will be needed?
- How will I compensate myself? What will I live on while my business grows so that I am adequately compensated?
- What are my legal requirements in terms of zoning, permits, licenses and taxes?

Some resources to help with this research include:

- Main Street Burlington's web site: <http://www.msbnj.org/>
- Your local library, via online access or a call or visit to the librarian. www.bcls.lib.nj.us
- Business related groups. (See Appendix A)
- City of Burlington agencies, particularly the Department of Housing & Community Development at the City's website: www.burlingtonnj.us (See Appendix A)
- State of New Jersey agencies, available online at www.state.nj.us, are also very helpful. (See Appendix A)
- The U.S. Small Business Administration and its web site at www.sba.gov, which cover general start-up and financial information to specific legal and regulatory information. (See Appendix B)
- Your banker, who knows a great deal about the area including average income, level of competition, real estate and rental values. Developing a sound relationship with your banker is important in establishing a credit line. (See Appendix B)
- Insurance brokers, who can provide information about the coverage needed for your proposed business activity and approximate premiums. Be sure to obtain multiple quotes. (See Appendix C)
- The web site <https://www.census.gov/library/stories/state-by-state/new-jersey-population-change-between-census-decade.html> for census information.

Your thorough consideration of these questions is a critical first step in starting a business. You are now ready to put ideas on paper which will serve as a blueprint for your business plan, detailing how the business will be operated, managed and capitalized.

③ *Develop a Business Plan*

Why go to the trouble of creating a business plan? There are several reasons:

- The process of putting together a business plan, including the thought involved before writing it, forces you to take an objective, critical, unemotional look at the business project in its entirety. A major reason for new business failures is lack of planning.

Creating a Business Plan

The New Jersey Small Business Development Center Rutgers Camden SBDC can help with a Professional full-time staff offering free, comprehensive small business management counseling, business planning and affordable training to small businesses in Burlington, Camden, Gloucester and Salem counties. NJSBDC also offers targeted programs for veterans and certification process for women and minority owned businesses. Staff will work with existing and prospective business owners in developing business plans and financing packages.

This and other resources can be found in Appendix B under Educational Assistance.

- A business plan is a road map and operating tool that can help you manage the business and work effectively toward its success.
- Lenders and other financing resources require one. A completed business plan communicates ideas to others and provides the basis for a financial proposal.

A properly prepared business plan includes an analysis of the business or industry marketplace, detailed resumes of your management team, even if it is just you, and a financial plan with profit and loss and cash flow forecasts. Below is a suggested plan outline covering key elements:

1. **Executive Summary.** Provide an overview of the business plan. Because many people will not read past the summary, this section needs to be clear and convey excitement.
2. **General Description.** Explain the type of company. If this is an existing business, give its history. If it is a new start-up business, note some of the qualifications to start this business. Why is this business needed and what is its chance for success?

3. **Products and Services.** Describe the product and/or service. What are its unique features? Why will customers come to your business?
4. **Marketing.** Identify your target market – consumers who will need your products or services and be willing to pay for them. Outline your marketing strategy and your competitive edge – what will draw customers to you rather than your competition? List your primary competitors and provide an honest appraisal of their strengths and weaknesses and how you will compete successfully against them.
5. **Competition.** Identify and list businesses/products that your customers might patronize/purchase instead of yours and why your product is different or better.
6. **Management.** Identify the people who will be active in this business. Describe their skills and experiences.
7. **Legal.** Describe the legal organization of your business – sole proprietorship, partnership, “S” corporation, limited liability company, corporation. Are patents or trademarks involved?
8. **Finances.** State your financial requirements and where you will get these funds (known as Sources and Uses). Project revenues, costs and profits. Your efforts in developing the financial statements will help you understand the cash flow of your business; your break-even point (when your revenues equal your expenses); the sensitivity of your business to fluctuations in business levels; and what happens if your revenues are below what you think they should be and how that affects your profits and need for working capital (money to pay for periods where expenses are greater than revenues).
9. **Operations.** Explain any systems or processes that will be used. What facilities will be used? What equipment and supplies will be needed and where can they be obtained? Who will provide the labor and how will it be accessed? What will be the hours of operation?

The length of the plan will vary depending on the complexity of your business, but the more comprehensive, the better. However, an executive summary should not exceed four pages.

Several brochures and books are available at libraries and bookstores for assistance in writing business plans, and most large accounting firms have manuals available.

Another resource is the U.S. Small Business Association web site, which includes a business plan outline and a tutorial: <https://www.sba.gov/business-guide/plan-your-business/write-your-business-plan>. Classes on writing business plans are regularly offered through the Small Business Development Center, which can also refer you to other resources. This and other local resources are listed in Appendix A.

🔗 ③ *Professional Service*

At a minimum, consult with two professional people:

- **An attorney.** Consider having an attorney examine the papers you sign. Get advice on any legal questions pertinent to your business such as labor laws if you plan to hire employees or landlord-tenant laws if you plan to lease your place of business. If you do not have an attorney, you may call the New Jersey State Bar Association at (732) 249-5000 for referrals or visit their web site at www.njsba.com.
- **An accountant.** A CPA, PA or licensed tax consultant can advise you and help save you taxes if you are buying or starting a business. Your accountant can review tax forms with you, help you complete the proper reports and give you prompt financial information. An accountant can also review the financial projects in your business plan for accuracy. If you do not have an accountant, you may call the New Jersey Society of Certified Public Accountants at (973) 226-4494 or visit their web site at www.njscpaa.org for referrals.

🔗 ③ *Identify Financing*

Key to successful business start-up or expansion is your ability to secure appropriate financing. New business owners often underestimate the amount of money it takes to get a business started. An entrepreneur needs to identify both the start-up capital costs and the cash-flow requirements for a business. The total of the two, plus an additional cash reserve, is the capital recommended for starting a business.

There are several resources to consider when looking for financing. It is important to explore all of your options before making a decision.

- Personal savings. The primary source of capital for most new businesses comes from savings and other forms of personal resources. While credit cards are often used to finance business needs, there may be better options available, even for very small loans (such as microenterprise lenders).
- Friends and relatives. Many entrepreneurs look to private sources such as friends and family when starting out in a business venture. Often, money is loaned interest free or at a low interest rate, which can be beneficial when getting started.
- Banks and credit unions. Banks and credit unions will provide a loan if you can show that your business proposal is sound. To be successful in obtaining a loan, you must be prepared, organized and know exactly how much money you need, why you need it and how you will pay it back. You must be able to convince your lender that you are a good credit risk. While many banks require that a business be in operation for years before they will consider extending a loan, some banks have programs for new businesses, such as those offered through the U.S. Small Business Administration (SBA). Keep in mind that each bank participating in the SBA program may have different requirements.
- Venture capital firms and angel investors. These firms generally help fast-growth businesses in exchange for equity or partial ownership.

See Appendix B for a partial list of funding resources and tax credit programs available in New Jersey and the City of Burlington.

Finding A Location

🔗 ③ Check Zoning, Building and Safety Requirements

Check Liabilities When Buying an Existing Business

If you are purchasing an existing corporation, you need to be aware of hidden liabilities. You may be held responsible for a previous owner's liabilities, regardless of any contractual language to the contrary. Make sure the seller of the business provides proof that there are no hidden liabilities. It is wise to obtain a copy of a Tax Clearance letter, which must be requested by the seller prior to the closing date or signing any purchase agreements.

Be sure the location you choose for your business is properly zoned for your business activity. If you are considering acquiring a building or piece of property for your business, relocating your existing business, making an addition to your existing business, or opening an additional outlet, there are several factors you should take into consideration.

Zoning Issues

When determining your business site, be sure to research the following:

- How is the property zoned?
- How is the building use classified under Zoning?
- How is the building classified under the Uniform Construction Code?
- What uses are legally allowed within the guidelines of the City's Zoning Code?
- Will I be required to make code improvements?
- Is the site within a special district or part of an approved Redevelopment Area?
Example: The Yorkshire/New Yorkshire Redevelopment Area, which includes 1/2 of the Main Street area. Also the City may be able to offer a five year tax abatement for new improvements to Commercial/Industrial Structures.
- What are parking and landscaping requirements?

Building Issues

Besides zoning issues, you need to consider the following building issues when choosing a business location:

- Will a certificate of occupancy be required?
- Will I need a permit to make improvements? To remodel?

Doing Business in Your Home

The City's Zoning Ordinance permits home, occupation, and office use subject to very strict conditions. A few of the conditions are: The use is operated by or employs in the residence only a resident(s) who are permanent full time residents of the dwelling unit, and no more than one other person; and there shall be no change to the exterior of the buildings or structures because of this use. There are many other conditions in the ordinance. If you are thinking about operating your business from your home you should contact the City of Burlington Zoning Officer.

- Will I need to bring the building up to code?
- Will I need to make changes to comply with the Americans with Disabilities Act (ADA)?
- Can I put up a new sign or awning? A permit is required for all signs in the City. Signs within the Historic District require Historic Commission approval. In addition, any business locating an off-premises sign along Route 130 must get a permit from the NJDOT Outdoor Advertising (609) 530-3337.

Uniform Fire Code, State of New Jersey

All businesses must register with the Bureau of Fire Prevention. For those businesses required to obtain a Mercantile License, the initial registration will occur as part of the Mercantile Licensing process. Thereafter, it will require an annual registration and inspection. The Bureau of Fire Prevention can be reached at City Hall, (609) 386-0200, ext 171

③ *Historic Preservation Commission*

The Historic Preservation Commission is charged with safeguarding the important architectural and historic heritage of the City. The Land Use Board relies on Commission advice on these matters.

City businesses and residents may benefit from historic preservation through:

- Improving property values
- Beautification
- Encouraging private reinvestment
- Leveraging educational resources
- Promoting tourism and commercial opportunities

The benefits are achieved by preserving elements of cultural, political, social, economic and especially architectural history which fall within specially-designated individual sites, areas and the Historic District. See Map of Historic District for an indication of whether your property lies within its authority.

https://cms2.revize.com/revize/burlingtonnj/departments/housing_and_community_development/docs/Historic_Dist_Map_11_4_14.pdf

Exteriors of historic sites, structures and sections of the City are protected from demolition, permanent damage and ill-advised alterations. Before commencing work, seek advice from the Historic Commission Secretary. Property owners must seek Commission approval in the form of a review of proposed exterior work and issuance of a "Certificate of Appropriateness".

③ *Make Necessary Utility and Other Service Arrangements*

- **Utility Service.** Check with the utility companies to ensure prompt delivery of service, including gas, electricity, garbage, recycling and telephone and to obtain the cost of service, the amounts of any required deposits, and written price and supply agreements.
- **Insurance.** Contact an insurance agent to determine the types of insurance the business should purchase. Shop around because insurance rates and type of coverage vary greatly among insurance carriers.

🔑 ③ *Finding an Architect*

Start by asking friends, neighbors, and co-workers about any architects they may have used. Also check with realtors and builders in your area. Find the names of architects who designed projects similar to the one you plan. Search through online directories. Most will let you search for architects by location and by specialty.

Once you have made your list, call your prospective architects. Find out whether they would be interested in your project. Ask whether there is a fee for an interview. Request literature that describes the firm's qualifications and experience. Meet with several prospective architects. Confirm that the architect you are meeting is the person who will actually work on your project. Determine your architect's design philosophy. Ask how long the project will take. Discuss fees and anticipated construction costs. Ask for references from past clients. Visit at least one project by your prospective architect. Ask the owners about any problems that may have been encountered during the design and construction of the project. Verify your architect's licensing in the State of New Jersey and other credentials. Find out the professional affiliations of your prospective architect. An architect who joins an organization is not necessarily more highly qualified than a non-member. However, joining a group such as the AIA (American Institute of Architects), indicates a commitment to the values and standards of that organization.

Tips:

1. You may be working closely with your architect for many months. Choose someone with whom you can communicate.
2. Interview prospective architects at their offices, if possible.
3. Plan to spend at least one hour on your first meeting with a prospective architect.

🔑 ③ *Finding a Contractor*

How can you find the right contractor to get your business repair or building improvement job done most effectively?

The standard advice on this is "Get at least three estimates. Check at least three references for each estimate." This is fine advice if (a) you've already decided that you will only enter into a fixed-fee contract and (b) you know of at least three reputable contractors qualified to do the type of work you have in mind.

There's at least one different approach that may get you to a well-qualified contractor more quickly, less formally and with less hassle on everyone's part - using your network. You can ask your neighbors, friends and acquaintances if they know of someone who is good at, say, tile work. If you're at a party and you notice that the kitchen looks newly remodeled, you can ask if your hosts had the work done and, if so, would they please tell you how to get in touch with the folks who did the work. This is known in the business as "word of mouth advertising," and almost every contractor who has been working more than a year or two will tell you that this is the most important source of new leads for them, bar none.

If you have just arrived in a new area and haven't yet made enough contacts to be able to get meaningful feedback, try asking three or so insurance agents - brokers, that is, not just salespeople - who they use. The contractors employed by insurers are usually neither the most nor least expensive, and they are often also both reasonable and flexible about specifications and scheduling - it's in the nature of their work.

You now have a list of contractors to call and, in addition, you have pre-screened them. You got their names from folks for whom they have already done satisfactory work, which means you have already checked their references; and they didn't give you the references, you found them on your own.

🔑 ③ *Local Realtors*

(See Appendix C)

Permits & Licenses

③ Permitting

A Certificate of Occupancy is required upon completion of any new building, substantial renovation or addition to an existing building. The Certificate of Occupancy must be completed to occupy or use the building for Commercial purposes. Contact the Construction Official's office for details. You can contact Construction staff by visiting City Hall at 525 High Street between 9am–5pm Monday-Friday, or by calling the Technical Assistant at (609) 386-0200 ext. 141.

③ Licensing

Most business owners planning to operate in the City of Burlington must apply for and receive a Mercantile License prior to opening.

Mercantile License Procedure. The Common Council, Police, Fire, Code Enforcement, Tax Office and the Health Department must approve the Mercantile License.

All business owners must contact the City of Burlington's Municipal Clerk and complete a Mercantile License application (a sample is enclosed at the end of the Handbook). If the proposed business meets the City's zoning requirements, the Municipal Clerk will process the application through other departments. If the location of a proposed business is found to be in violation of Zoning Ordinance provisions, the applicant can go before the Land Use Board for consideration of a change of use. The Zoning Officer can also consult with the owner regarding alternative areas. (see Appendix A)

All applicants should return the completed application and the license fee to the Municipal Clerk. The Municipal Clerk works directly with the business owner to resolve any obstacles or answer any questions. When the application review process is complete, the Municipal Clerk submits the application to Common Council for approval and issuance.

REMINDER: ALL LICENSES MUST BE POSTED IN A CONSPICUOUS PLACE.

Changing Ownership of Existing Business. When a business already operating in the City of Burlington changes ownership, the new owner must apply for a new Mercantile License. Licenses are not transferable. The applications must be approved in the usual manner, although the business may generally continue to operate while the license is in process.

Change of Location. Current City of Burlington Ordinances require that a business changing location within the City must notify the Municipal Clerk and obtain a new mercantile license for the new location. Licenses are not transferable. The applications must be approved in the usual manner, with the exception of the Police check.

③ Check Other Regulations that may Apply

Flood Plain - Much of the City of Burlington is within the 100-year flood plain. If you are purchasing an existing building that is within the 100-year flood plain and will have a mortgage, you will be required to purchase flood insurance. If you are planning to construct on a property that is within the 100-year flood plain, you will be required to obtain a Stream Encroachment permit from the New Jersey Department of Environmental Protection and a Development Permit from the City of Burlington. Buildings within the 100-year flood plain must be built above base flood level and special consideration must be taken into account in design. Make sure your Architect and Engineer are familiar with these requirements. To find out if the property you are considering is within the 100-year flood plain, visit the Construction Office at City Hall or call (609) 386-0200, ext. 141.

New Jersey Department of Environmental Protection. Certain business activities require DEP permits such as: discharge of materials into waters of the state; discharge of storm water associated with industrial activity; discharge of emissions into the air; owning an underground storage tank; storage, use or transportation of waste tires; disturbing five or more acres of land with clearing, grading, excavation and/or construction activities; and building a parking lot. www.state.nj.us/dep/depbusiness.html

OSHA - New Jersey Division of Public Safety and Occupational Safety & Health. NJ-OSHA sets and enforces job safety and health regulations for business and industry. Call (609) 292-0404 or visit their web site at www.state.nj.us/labor/lssel/isonsite.html to determine your compliance requirements.

Running Your Business

Select your business structure. A business may be conducted under one of several organizational structures. You may choose to operate the business yourself (sole proprietorship), with another person (general partnership) or as a separate legal entity (corporation, limited liability company, limited liability partnership, or limited partnership). Each business structure has advantages and disadvantages and is generally chosen for liability and/or tax reasons.

A qualified tax consultant or attorney can best advise you about the appropriate business entity to form. The web site www.business.nj.gov also offers an online tool to help choose a legal business structure.

③ Create a Business Name

Every business must have a legal name. Depending on the type of business and name chosen, the name may need to be registered with the state. You will need to fill out a NJ-REG form to register your business with the State of New Jersey. You can search and register your name with the state at <https://business.nj.gov>.

③ Obtaining an Employer Identification Number (EIN)

All corporations, partnerships and limited liability companies that have two or more partners are required to obtain an EIN. This number is also necessary to open a business bank account at a recognized financial institution.

If you become the new owner of a business, you cannot use the EIN of the previous owner. An existing business adding, opening or acquiring a second operation may use its current EIN for both the existing and the new operations unless the new establishment is an entirely different line of business (the latter requires a separate and new EIN).

To obtain an EIN, you must complete and submit an SS-4 Form. The identification number can be obtained online at the Internal Revenue Service website at www.irs.gov/pub/irs-pdf/fss4.pdf, by telephoning a toll-free number (800) 829-4933, by fax or by mail. SS-4 Forms are also available from local IRS and Social Security Administration Offices (see Appendix A), the state Business Information Center and often at banks. Submittal instructions are included on the form. The website or telephone methods will give you a number immediately. The fax method takes approximately 4 business days and the mail method takes 4 to 5 weeks.

Posters Required for Employers

Depending on the number of workers you employ, you may be required to display certain informational posters at your worksite(s). These may include posters on the Federal or State minimum wage, family leave laws, equal employment opportunity requirements and work place safety requirements. To determine required state postings, contact the New Jersey Department of Labor or visit their web site at www.nj.gov/labor/index.html.

③ Accounting

When Quarterly Tax Payments are Required

The amount of your business revenues will determine whether you or your business are required to make estimated quarterly tax payments for state or federal income taxes and self-employment tax. In most cases, if you expect to owe \$1,000 in federal taxes for the year after subtracting any withholding and tax credits, you must file Form 1040 ES each quarter with the IRS. All businesses are required to file a quarterly State return (form ST-50) even if no taxes are due or sales were made. A monthly return must be filed (form ST-51) for the first and/or second month of the calendar quarter if the tax due for that month exceeds \$500. If you have questions, call the New Jersey Department of Revenue's Division of Taxation at (609) 826-4400 or visit their website at www.state.nj.us/treasury/taxation.

It's a fact of life: Operating a business and earning income means paying taxes. When you start a business, it is important to determine your tax obligations and keep on top of them. The next two sections offer brief discussions of basic business tax obligations but should not be considered comprehensive. Unless you are a tax whiz, you are advised to use the services of a tax advisor or accountant to help you understand your obligations and/or prepare your returns.

It is recommended that a business use a commercial software accounting package such as QuickBooks or a similar program to do your day to day bookkeeping. Use a CPA for yearly tax filing and to check on bookkeeping records periodically.

③ Federal Requirements

📄 Forms and Taxes

All businesses are required to pay taxes to the federal government. The legal structure and type of business determine what taxes apply and when tax payments are due. Most businesses are required to make regular payments of estimated tax throughout the year. The IRS provides a free packet of information, entitled Your Business Tax Kit and forms on federal tax requirements for businesses. The IRS also provides two free CD-ROMs, A Virtual Small Business Workshop (Publication 3700) and The Small Business Resource Guide (Publication 3207), that contain extensive information for new businesses. The packet and CD-ROMs may be obtained by calling the Forms Distribution Center at (800) 829-3676. You can also contact the IRS at (800) 829-1040 or find tax forms and regulations online at www.irs.gov. The type of business entity you have formed will dictate the federal forms you will use and taxes you will have to pay. As a general rule of thumb the following forms will need to be filed yearly.

Corporation	Form 1120 U.S. Return of a Corporation
S-Corporation	Form 1120S U.S. Return of an S Corporation
Partnership	Form 1065 U.S. Return of a Partnership
LLC (with one partner)	Schedule C – Net Profit from Business (part of an individual Form 1040)
LLC (with 2 or more partners)	Form 1165 U.S. Return of Partnership

It is best to consult with your attorney or tax advisor for the best form of business for you. If you intend to have employees, you will also be required to withhold and contribute to payroll taxes. Your tax advisor can advise you on the taxes and forms required by the federal government.

③ State Requirements

📄 Forms and Taxes

The type of business entity you have formed will dictate the state forms you will use and taxes you will have to pay. As a general rule of thumb the following forms will need to be filed yearly.

Corporation	Form CBT-100
S-Corporation	Form CBT-100S
Partnership	Form NJ1065
LLC (with one partner)	Schedule C – Net Profit from Business (part of an individual Form NJ1040)
LLC (with 2 or more partners)	Form NJ1065

If you intend to have employees, you will also be required to withhold and contribute to payroll taxes. Your tax advisor can advise you on the taxes and forms required by New Jersey.

New Jersey's Minimum Wage

New Jersey's statewide minimum wage will increase by \$1.13 to \$14.13 per hour for most employees, effective January 1, 2023.

Annual increases in the minimum wage are due to [legislation](#) signed by Governor Murphy in February 2019 that raises the wage floor to \$15 per hour by 2024 for most employees. Under the law, the minimum wage increases by \$1 per hour – or more if warranted because of significant increases in the Consumer Price Index (CPI), as happened this year.

☞ ③ *Check Other Employer Requirements Under Federal and State Law*

Discrimination in the Workplace. It is illegal for employers to make decisions regarding employees based on gender, race, age (if the employee is over 40 years old), national origin, or religion. As an employer, you are advised to familiarize yourself with the many state and federal discrimination laws. For more information, call the New Jersey Office of the Attorney General at (609) 292-4605 or visit the web site at <https://www.state.nj.us/csc/about/divisions/eo/laws.html>.

Affirmative Action. Companies contracting with the federal government may be required to have an affirmative action plan. There are two thresholds to determine an employer's responsibility:

If the contract is in excess of \$10,000 per year, companies are required to promote equal employment opportunities within their organization.

Companies with contracts of more than \$50,000 and that employ more than 50 employees must develop and maintain a written affirmative action plan.

For more information, call the U.S. Department of Labor at (866) 4-USA-DOL or visit their web site at <https://www.dol.gov/general/topic/hiring/affirmativeact>

The American with Disabilities Act (ADA). The ADA is a federal law that prohibits discrimination against disabled persons in employment, public accommodation, and public services. Most businesses are considered public accommodations, meaning their facilities and services must be accessible to disabled customers. Businesses with more than 15 employees must also ensure they accommodate the needs of "any qualified individual with a disability" in all aspects of employment, including needed modifications of workstations.

☞ ③ *Marketing*

Many people think that marketing and advertising are one and the same. Advertising is marketing, but marketing is not advertising. Marketing is about developing relationships with customers, clients, and friends. The basic principle of marketing is simply getting your name and your business's name out. During start-up, it's often difficult to get away from your business, but you have to realize that without getting out there, you won't bring in new business.

Easy low-cost marketing techniques include participating in networking events and volunteering for community projects. As much as possible, donate your product or services for charitable events so that people feel your presence in the community.

A key component of marketing is advertising. Maximize your advertising by knowing your market. Capitalize on events and activities in your community by targeting advertising at times when you know people will be in the community. Invest in having one or two good advertisements developed by a professional. You can use them repeatedly and they help build an identity for your business. Most newspapers and magazines have ad departments that will build your ad at no additional cost when you advertise in their publications.

If you have a storefront, make sure your window is attractive, well-lit and your interior is pleasing to the eye. The impression people get when they walk in the door is all about how you market your product.

Remember that your biggest marketing tool is yourself. How you present yourself and build your relationships will reflect on your business. Join local service organizations. Know the people in your community. Build strong and solid relationships with vendors and clients, they often lead to the best referrals.

Maintain one solid identity. It's important to keep the type font, color, etc. on all of your marketing pieces the same. If you can, invest in one good professionally developed marketing piece. The investment will go a long way to present a professional image for your business.

③ **City of Burlington:**
www.burlingtonnj.us

City of Burlington Municipal Clerk
City Hall
525 High Street
Burlington, NJ 08016
(609) 386-0200 ext. 101 Fax (609) 386-0214

City of Burlington Fire Prevention Division
City Hall
525 High Street
Burlington, NJ 08016
(609) 386-0200 ext. 171 Fax (609) 386-0214

Historic Preservation Commission
City Hall
525 High Street
Burlington, NJ 08016
(609) 386-0200 ext. 114 Fax (609) 386-0214

City of Burlington Land Use Board
City Hall
525 High Street
Burlington, NJ 08016
(609) 386-0200 ext. 147 Fax (609) 386-0214

③ **Burlington County:**
www.co.burlington.nj.us/

Economic Development and Regional Planning
50 Rancocas Road
P.O. Box 6000
Mount Holly, NJ 08060-6000
(609) 265-5055 Fax (609) 265-5006
Email: edcoordinator@co.burlington.nj.us

Burlington County Library - main branch
5 Pioneer Boulevard
Westampton, NJ 08060
(609) 267-9660 Fax (609) 267-4091
www.bcls.lib.nj.us

③ **State of New Jersey:**
www.state.nj.us/njbusiness/index.shtml

New Jersey Department of Banking and Insurance
P. O. Box 325
Trenton, NJ 08625-0325
<https://www.state.nj.us/dobi/index.html>

New Jersey Department of Labor and Workforce Development
P.O. Box 110
Trenton, NJ 08625-0110
<https://www.nj.gov/labor/>

New Jersey Commerce, Economic Growth & Tourism Commission
20 West State Street
P.O. Box 820
Trenton, NJ 08625-0820
(609) 777-0885
<https://nj.gov/state/dos-business-development.shtml>

New Jersey Department of Environmental Protection
P. O. Box 402
Trenton, NJ 08625-0402
www.state.nj.us/dep/index.html

New Jersey Department of Health and Senior Services
P. O. Box 360
Trenton, NJ 08625-0360
www.nj.gov/health

New Jersey Division of Revenue Business Services
NJ Department of the Treasury
P.O. Box 308
225 W. State Street
Trenton, NJ 08625-0308.
(609) 292-9292
<https://www.state.nj.us/treasury/revenue/>

New Jersey Department of the Treasury
P. O. Box 002
Trenton, NJ 08625-0002
www.state.nj.us/treasury/index.html

New Jersey Department of Transportation
P.O. Box 600
Trenton, NJ 08625-0600
www.nj.gov/transportation

☞ Federal Agencies:

www.us.gov/Business/Business_Gateway.shtml

Equal Employment Opportunity Commission (EEOC)

The Bourse Building
21 S. Fifth Street, Suite 400
Philadelphia, PA 19106
(215) 440-2600 Fax 215-440-2632
www.eeoc.gov

Internal Revenue Service (IRS)

57 Haddonfield Road
Cherry Hill, NJ 08002
Monday-Friday - 8:30 a.m. - 4:30 p.m.
(856) 321-1328
www.irs.gov

Social Security Administration

Evergreen Plaza
1710 Route 38
Mt. Holly, NJ 08060
(800) 772-1213 TTY (800) 325-0778
www.ssa.gov

U.S. Department of Commerce

Patent and Trademark Office
Crystal Plaza III, Room 2002
Washington, DC 20231
(800) 786-9199
www.uspto.gov

U.S. Department of Justice

Office on ADA/Civil Rights Division
950 Pennsylvania Ave., NW
Disability Rights
20580 Section NYAV
Washington, DC 20530
(800) 514-0301 TTY (800) 514-0388
www.usdoj.gov/crt/ada/adahom1.htm

U.S. Government Bookstore

New Jersey State Library
185 West State Street
Trenton, NJ 08625-0520
(609) 292-6259 Fax (609) 984-7900
www.njstatelib.org/Research_Guides/US_Government/index.php
<http://bookstore.gpo.gov>

U.S. Citizenship and Immigration Services (USCIS)

Cherry Hill Sub Office
1886 Greentree Road
Cherry Hill, NJ 08003
(800) 375-5283
www.uscis.gov/portal/site/uscis

U.S. Department of Labor:

Job Accommodation Network (JAN)

PO Box 6080
Morgantown, WV 26506-6080
(800) 526-7234
(800) ADA-WORK (800-232-9675)
www.jan.wvu.edu

Office of Disability Employment

Frances Perkins Building
200 Constitution Avenue, NW
Washington, DC 20210
(202) 693-7880 TTY (202) 693-7881
www.dol.gov/odep

Office of Federal Contract Compliance

200 Sheffield Street, Room 102
Mountainside, NJ 07092
(908) 317-6969 Fax (908) 317-6962
www.dol.gov/esa/ofcpc

U.S. Library of Congress - Copyright Office

101 Independence Ave., SE
Washington, DC 20559-6000
(202) 707-3000 (general information)
(202) 707-5959 (information specialist)
www.copyright.gov

U. S. Small Business Administration (SBA)

New Jersey District Office
Two Gateway Center, 15th Floor
Newark, New Jersey 07102-5003
(973) 645-2434 Fax (973) 645-6265
www.sba.gov/nj/
www.businesslaw.gov (legal/regulatory info)

☞ Business-Related Groups:

Main Street Burlington N.J.

P.O. Box 1495
Burlington, NJ 08016
(201) 247-7951
www.MSBNJ.org

Greater Burlington Chamber of Commerce

P.O. Box 67
Burlington, NJ 08016
(609) 387-0963 Fax (609) 387-3070
<https://www.greaterburlingtonchamber.org/>

Burlington County Chamber of Commerce

900 Briggs Road Suite 110
Mt. Laurel, NJ 08054
(856) 439-2520 Fax (856) 439-2523
Email: admin@bcrcc.com
<https://www.bcrcc.com/>

In this section, you will find numerous resources at the Federal State and local levels that will assist you in obtaining the right financing for your business, as well as training and educational resources dedicated to the small business owner and start-up companies.

③ *Federal Options:*

Small Business Administration (SBA)

New Jersey District Office

Two Gateway Center, Suite 1002

Newark, New Jersey 07102-5003

(973) 645-2434 Fax (973) 645-6265

<https://www.sba.gov/district/new-jersey>

www.businesslaw.gov (legal/regulatory info)

The Small Business Administration is a national agency providing a comprehensive array of financing offered in partnership through participating area financial institutions. In addition to offering a wide variety of financing packages for small and medium size companies (both start-up and existing), SBA also offers free training courses and workshops through The Small Business Training Network sponsored by the Office of Entrepreneurial Development.

③ *State Options:*

New Jersey Economic Development Agency

Trenton, New Jersey

(844) 965-1125

www.njeda.com

NJEDA is a state-wide organization providing low-interest loans, loan guarantees, tax incentives to bridge financing gaps and increase access to capital for small and mid-size companies. NJEDA also offers a full range of real estate development loans and provides technical support and training for small business owners and individuals wanting to start a business. These loan programs can be used in conjunction with traditional financing from area financial institutions.

③ *County & Municipal Options:*

Department of Burlington County Economic Development

(609) 265-5055

<http://www.co.burlington.nj.us/1228/Growing-a-Business>

Burlington County Business Loan Program is designed to provide financial assistance to small businesses in Burlington County. These loan programs can be used in conjunction with traditional financing from area financial institutions.

Urban Development Action Grant (UDAG) Loan Program

Administered by the City of Burlington

City of Burlington

525 High Street

Burlington, NJ 08016

(609) 386-0200

www.burlingtonnj.us

UDAG is a low interest loan program for local businesses in the City of Burlington. Maximum loan amount is \$50,000 with up to a seven-year term at a fixed rate of interest of 3% per annum. Loan purposes include economic development projects for building renovations or improvements; equipment purchases; and project “soft” costs such as architectural, engineering or professional consulting fees. Program does not finance the purchase of rolling stock, inventory or working capital. Applications can be obtained through the Finance Office at the City of Burlington’s Municipal Building.

☞ ③ **Local Banks/Lenders:**

See Appendix C

☞ ③ **Other Financing Options:**

Cooperative Business Assistance Corporation

328 Market Street
Camden, NJ, 08102
(856) 966-8181
www.cbaclenders.com

CBAC is a nonprofit organization and certified Community Development Financial Institution recognized by the U.S. Department of the Treasury. They are also a preferred lender for the Small Business Administration's Micro-Loan Program and SBA 504 Loan Program. CBAC also offers direct low interest loans to small and start-up businesses in targeted markets.

Regional Business Assistance Corporation (formerly Trenton Business Assistance Corporation)

247 East Front Street
Trenton, NJ 08611
(609) 396-2595
www.rbacloan.com

RBAC is a regional community loan program offering loans to existing small businesses and start-up companies in central and northern New Jersey. In addition to offering SBA's Micro-Loan Program, they also have a mentoring program for small and start-up companies.

☞ ③ **Educational Assistance:**

New Jersey Small Business Development Center

Rutgers Camden SBDC – Burlington Location at the Main Branch of Burlington County Library, Westampton, NJ 08060
(856) 225-6221
www.njsbdc.com

Professional full-time staff offering free, comprehensive small business management counseling, business planning and affordable training to small businesses in Burlington, Camden, Gloucester and Salem counties. NJSBDC also offers targeted programs for veterans and certification process for women and minority owned businesses. Staff will work with existing and prospective business owners in developing business plans and financing packages.

New Jersey Institute of Technology

www.njit.edu

NJIT offers business resources for small and medium size companies in New Jersey or that are looking to relocate to New Jersey.

Rowan College at Burlington County

www.rcbc.edu

The Business and Career Development Center of Rowan College at Burlington County offers small business assistance for existing and start-up companies, business plan writing and marketing plan development and free seminars. BCC also has an online business resource site.

Local Banks, Realtors & Insurance Companies

③ Local Banks/Lenders:

Cornerstone Bank
115 E. Broad Street
Burlington, NJ 08016
(609) 387-4528
www.cornerstonebanknj.com

Truist Bank
700 Delaware Ave
Roebling, NJ 08554
(609) 499-0355
www.truist.com

Santander Bank
555 High Street
Mount Holly, NJ 08060
(609) 261-4466
www.santanderbank.com

Wells Fargo Bank
1817 Route 541
Burlington, NJ 08016
(609) 387-6670
www.wellsfargo.com

③ Local Realtors:

Century 21 Alliance-Battiste
1213 High Street
Burlington, NJ
(609) 387-0335
www.century21.com

Edwards Realty
US Highway 130-North
Burlington NJ 08016
(609) 387-9100

Exit Buyers Plus Realty Consultant Services
15 East Broad Street
Burlington NJ 08016
(609) 239-4770

RE/MAX World Class Realty
230 High Street
Burlington NJ 08016
(609) 386-1636

Weichert Realtors
2313 Burlington-Mt. Holly Road
Burlington, NJ 08016
(609) 386-0066
<https://burlington.weichert.com/>

Weidel Realtors
Burlington Area
(609) 298-3000
www.weidel.com

③ Local Insurance Companies:

Advantage Auto Insurance
463 High St
Burlington, NJ
(609) 747-8950

Burlington Insurance Agency
1900 Mount Holly Rd
Burlington, NJ 08016
(609) 387-2000

Drake Lehner & Morgan LLC
442 High St
Burlington, NJ 08016
(609) 747-1901

Jaskol Agency
467 High Street
Burlington, NJ 08016
(609) 386-1198
www.jaskolinsuranceagency.com

State Farm Insurance
801 High Street
Burlington, NJ 08016
(609) 747-8500

T C Irons Agency
230 High Street
Burlington, NJ 08016
(609) 387-0606
www.tcirons.com

Mercantile License Application - Fee Required

The following procedure is mandatory to acquire a Mercantile License and Certificate of Occupancy.

NAME OF APPLICANT(S): 1. _____

2. _____

DATE OF BIRTH: 1. _____ 2. _____

SOCIAL SECURITY #: 1. _____ 2. _____

HOME ADDRESS: 1. _____

2. _____

HOME PHONE # : 1. _____

2. _____

ADDRESS OF PROPOSED BUSINESS: _____

TRADE NAME FOR PROPOSED BUSINESS: _____

NATURE OF PROPOSED BUSINESS (IN DETAIL): _____

NATURE OF PREVIOUS BUSINESS: _____

PROPERTY OWNED BY: _____

BLOCK _____ LOT _____

PREVIOUS ADDRESSES (List home address for the past ten years):

1. _____

2. _____

3. _____

1. _____

2. _____

3. _____

EMPLOYMENT (List employment for the past ten years- names, addresses, phone numbers):

1. _____

2. _____

3. _____

1. _____

2. _____

3. _____

CRIMINAL RECORD (Have you ever been arrested for anything other than motor vehicle violations?):

1. Yes _____ No _____ 2. Yes _____ No _____

If yes, explain: 1. _____

If yes, explain: 2. _____

REFERENCES - LIST THREE (names, addresses, phone numbers):

1. _____

2. _____

3. _____

1. _____

2. _____

3. _____

Signature of Applicant: 1. _____

2. _____

Date of Application: _____

SAMPLE

For Official Use Only. Not to be filled out by applicant.

Fee/Amt Pd. \$ _____ Cash/Ck # _____ Rec'd by _____ Date ____ / ____ / ____

REQUIRED INSPECTIONS

A. PROPERTY TAX, WATER, SEWER AND ASSESSMENTS MUST BE CURRENT:

REMARKS: _____

Signature of Tax Collector: _____ Date ____ / ____ / ____

B. CERTIFICATE OF OCCUPANCY MUST BE OBTAINED:

REMARKS: _____

Signature of Inspector: _____ Date ____ / ____ / ____

C. ELECTRICAL AND PLUMBING INSPECTION OF BUILDING:

REMARKS: _____

Signature of Inspector: _____ Date ____ / ____ / ____

D. FIRE PREVENTION INSPECTION :

REMARKS: _____

Signature of Fire Official: _____ Date ____ / ____ / ____

E. POLICE INVESTIGATIONS:

REMARKS: _____

Signature of Chief of Police: _____ Date ____ / ____ / ____

Approved: _____ **Denied:** _____

F. HEALTH INSPECTOR: (If necessary)

REMARKS: _____

Signature of Inspector: _____ Date ____ / ____ / ____